

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-21156-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott J Appel  
264 Levinburg Lane  
Wayne, NJ 07470

Social Security No.:  
xxx-xx-6654

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 8/8/19  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: July 8, 2019

JAN: smz

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Scott J Appel  
 Debtor

Case No. 19-21156-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 132

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Jul 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2019.

db +Scott J Appel, 264 Levinburg Lane, Wayne, NJ 07470-4080  
 cr +Grandover Pointe Condominium Association, Inc., 1655 Valley Road, Ste. 300,  
 c/o Wilkin Management Group, Wayne, NJ 07470, UNITED STATES 07470-2044  
 518281450 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 518281452 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298  
 518281456 +Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244  
 518281457 +Td Auto Finance, Attn: Bankruptcy Dept, Po Box 9223, Farmington Hills, MI 48333-9223  
 518281458 +Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2019 00:52:36 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 09 2019 00:52:33 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518281449 +E-mail/Text: ally@ebn.phinsolutions.com Jul 09 2019 00:51:44 Ally Financial,  
 P.O. Box 380901, Bloomington, MN 55438-0901  
 518281451 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 09 2019 00:56:59 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518281454 +E-mail/Text: camanagement@mtb.com Jul 09 2019 00:52:19 Hudson City Savings Ba,  
 Hudson City Savings Bank, 80 W Century Road, Paramus, NJ 07652-1437  
 518281455 E-mail/Text: camanagement@mtb.com Jul 09 2019 00:52:19 M & T Bank, Attn: Bankruptcy,  
 Po Box 844, Buffalo, NY 14240  
 518281459 +E-mail/Text: collect@williamsalexander.com Jul 09 2019 00:52:16 Waassociates, Po Box 2148,  
 Wayne, NJ 07474-2148

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518281453\* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 10, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2019 at the address(es) listed below:

Camille J Kassar on behalf of Debtor Scott J Appel ckassar@locklawyers.com,  
 kassarcr75337@notify.bestcase.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Rebecca Ann Solarz on behalf of Creditor M&T Bank. rsolarz@kmlawgroup.com  
 Tana Bucca on behalf of Creditor Grandover Pointe Condominium Association, Inc.  
 tbucca@stark-stark.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5